

# Search report

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Set	Items	Description
S1	614304	DOCUMENT? OR CHECK? OR CHEQUE? OR INSTRUMENT? OR MONETARY(-) )TRANSACTION OR MONEY()ORDER?
S2	4439	S1(5N) (ATM OR AUTOMATED())TELLER()MACHINE? OR BANK OR BANKS OR BANKING OR KIOSK?)
S3	636	S2(5N) (CASH OR CASHES OR CASHING OR DEPOSIT? OR VALIDAT? OR DISPENS? OR TRANSFER? OR SUPPLY? OR PAY OR PAYMENT?)
S4	839368	AUTOMAT? OR TOUCH()SCREEN OR IMAGE OR SCANNER
S5	2183509	CAR OR COURTESY()AMOUNT()RECOGNITION OR LAR OR LEGAL()AMOU- NT()RECOGNITION OR MICR OR MAGNETIC()INK() CHARACTER()RECOGNI- TION OR OCR OR BIOMETRIC OR ANALYS?
S6	14558	ACCOUNT()NUMBER? OR IDENTIFICATION(3N)CARD? OR PASSWORD? OR SIGNATURE()LINE? OR ENDORSEMENT?
S7	5	S3(S)S4(S)S5
S8	104	S3 AND S4
S9	9	S3 AND S4 AND S5
S10	9	S7 OR S9
S11	11	S3 AND S6
S12	19	S10 OR S11

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**12/3,K/1 (Item 1 from file: 583)**  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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09190860  
Software firm creates stakeholder commissionsystem  
UK: SOFTWARE FOR STAKEHOLDER PENSIONS  
Money Marketing (MOM) 19 Aug 1999 p.64  
Language: ENGLISH

... which has already set up banking systems for Virgin Direct and Standard Life. Blocks of **account numbers** are adopted from established banks to set up mini-banks at the pension provider. Policyholders can **check** their account at **automated teller machines** or use a **cash** -card to pay in money.

**12/3,K/2 (Item 2 from file: 583)**  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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09154058  
Software firm creates stakeholder commissionsystem  
UK: SOFTWARE FOR STAKEHOLDER PENSIONS  
Money Marketing (MOM) 19 Aug 1999 p:64  
Language: ENGLISH

... which has already set up banking systems for Virgin Direct and Standard Life. Blocks of **account numbers** are adopted from established banks to set up mini-banks at the pension provider. Policyholders can **check** their account at **automated teller machines** or use a **cash** -card to pay in money.

**12/3,K/3 (Item 3 from file: 583)**  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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06543473  
SmarTone launches "financial management" service  
HONG KONG: SMARTONE LAUNCHES ATM SERVICE  
HK Economic Journal (XKG) 07 Nov 1997 p.24  
Language: CHINESE

... 24-hour ATM service for its mobile phone customers at some of its outlets. Through **ATM** machines, customers can **check** their last monthly service **payment** by entering their mobile phone numbers and **passwords**. They can also settle the payment through the ATM machines. The company plans to expand...

**12/3,K/4 (Item 4 from file: 583)**  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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06523453  
KUNDE BETALER FOR SNYD  
DENMARK: PAYMENT SECURITY ON THE INTERNET  
Berlingske Tidende (XSL) 18 Sep 1997 p.7  
Language: DANISH

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...SelfServe, says the security system guarantees that these Internet shops will not lose money. All **account numbers** will be **checked** by the British National Westminster **Bank**, which also will **cash** the transactions. In the end, frauds will be paid by credit card holders, not by retailers.

12/3,K/5 (Item 5 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06129812

First Pacific adopts locally developed **automated** cheque clearing sys\  
HONG KONG: FIRST PACIFIC ADOPTS NEW SYSTEM  
IT Asia (XCN) Mar 1995 P.6  
Language: ENGLISH

First Pacific adopts locally developed **automated** cheque clearing sys\  
...

... workstations. For outward-clearing cheques, an AT&T 7720 cheque reader/sorter will read the **magnetic ink character recognition** characters on the bottom of each cheque. Cheque number, bank and branch code, issuer's **account number** and cheque amount will also be read by the AT&T system. The information are...

...its cut-off time for cheque deposits at branches from 6 pm to 8 pm. **Cashing** a **cheque** over the counter at the **bank** is also much faster with the new system. The retrieval of customers' signatures is reported...

12/3,K/6 (Item 6 from file: 583)  
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04120285

INTERBOLD INTRODUCES CHEQUE PROCESSING MODULE  
US - INTERBOLD INTRODUCES CHEQUE PROCESSING MODULE  
Financial Technology Bulletin (FTB) 20 February 1991 p6

... displaying their images on screen. Said to be the first step towards digital processing of **ATM cheque deposits** using high-speed **image** processing systems, the cheque processing module is initially being aimed at the US market where...

...workers are still paid by cheque. The module picks up account and branch information for **automated** processing by reading the **MICR** line on the cheque, and allows cheques to be cashed or deposited to an account.

12/3,K/7 (Item 7 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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02580328

TENDERS INVITED FOR TUNNEL CONSTRUCTION  
W GERMANY - TENDERS INVITED FOR TUNNEL CONSTRUCTION  
EC Official Journal - Supplement S (ECOFJ) 18 March 1989 p11

... available from the address given above, Etage D3, from 28 March 1989

Search report

onwards. Cost of documents is DM600 by bank transfer to account number 11 312 held by Stadtkasse Stadt Bonn with the Sparkasse Bonn, Sort code 380 500...

12/3,K/8 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

6378906

**Title: Banking tools and solutions [check-imaging]**  
Author(s): Lunt, P.; Spencer, H.  
Journal: Imaging & Document Solutions vol.8, no.9 p.57, 59-62  
Publisher: Miller Freeman,  
Publication Date: Sept. 1999 Country of Publication: USA  
CODEN: IMMAFZ ISSN: 1083-2912  
SICI: 1083-2912(199909)8:9L:57:BTSC;1-0  
Material Identity Number: H202-1999-009  
Language: English  
Subfile: D  
Copyright 1999, IEE

**Abstract:** Banks are improving operations with check -imaging technologies such as positive pay over the Internet, better courtesy amount recognition and remote check scanning. We look at a variety of specialized offerings that are leading...

...Descriptors: document image processing  
...Identifiers: courtesy amount recognition ;

12/3,K/9 (Item 2 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5553442

**Title: What's in the numbers? [ magnetic ink character recognition]**  
Author(s): O'Sullivan, O.  
Journal: ABA Banking Journal vol.89, no.2 p.64, 66, 68  
Publisher: Simmons-Boardman Publishing for American Bankers Assoc,  
Publication Date: Feb. 1997 Country of Publication: USA  
CODEN: ABAJD5 ISSN: 0194-5947  
SICI: 0194-5947(199702)89:2L:64:WNMC;1-A  
Material Identity Number: B557-97002  
Language: English  
Subfile: D  
Copyright 1997, IEE

**Title: What's in the numbers? [ magnetic ink character recognition]**

...Abstract: processing incoming checks as data stores on which marketing strategy is premised. For instance, the bank with a customer's checking account can see who's getting their mortgage payment while the same bank doing check processing for a major store in town can see where the store's customers have...

Identifiers: magnetic ink character recognition ; ...

...image capture

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12/3,K/10 (Item 3 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5296736 INSPEC Abstract Number: B9607=6140C-616, C9607-1250-286  
**Title: Survey of ATR research and development at HNC Software Inc**  
Author(s): Hecht-Nielsen, R.  
Author Affiliation: HNC Software Inc., San Diego, CA, USA  
Conference Title: Image Understanding Workshop. Proceedings Part vol.1  
p.215-17 vol.1  
Publisher: Morgan Kaufmann Publishers, San Francisco, CA, USA  
Publication Date: 1994 Country of Publication: USA 2 vol.  
xxiii+ xv+1647 pp.  
Material Identity Number: XX95-01927  
Conference Title: Proceedings of 23rd Image Understanding Workshop  
Conference Sponsor: Advanced Res. Projects Agency  
Conference Date: 13-16 Nov. 1994 Conference Location: Monterey, CA,  
USA  
Language: English  
Subfile: B C  
Copyright 1996, IEE

...Abstract: s business is in the commercial sector, with world-leading products in the areas of **payment** systems, mortgage **banking**, **document** retrieval, and database **analysis**. Government R&D projects contribute critical new technologies in support of continued commercial growth. HNC...

... paper briefly reviews some ongoing U.S. Government-sponsored HNC projects in the area of **Automatic** Target Recognition. Together, these project descriptions give an overview of HNC's current ATR research...

Descriptors: **image** processing...

...Identifiers: database **analysis** ; ...

...automatic target recognition

12/3,K/11 (Item 4 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5256050 INSPEC Abstract Number: C9606-5260B-167  
**Title: Analysis of complex and noisy check images**  
Author(s): Graf, H.P.; Burges, C.J.C.; Cosatto, E.; Nohl, C.R.  
Author Affiliation: AT&T Bell Labs., Holmdel, NJ, USA  
Conference Title: Proceedings. International Conference on Image Processing (Cat. No.95CB35819) Part vol.3 p.316-19 vol.3  
Publisher: IEEE Comput. Soc. Press, Los Alamitos, CA, USA  
Publication Date: 1995 Country of Publication: USA 3 vol.  
(xliv+664+666+672) pp.  
ISBN: 0 7803 3122 2 Material Identity Number: XX95-02879  
U.S. Copyright Clearance Center Code: 0 8186 7310 9/95/\$4.00  
Conference Title: Proceedings International Conference on Image Processing  
Conference Sponsor: IEEE Signal Process. Soc  
Conference Date: 23-26 Oct. 1995 Conference Location: Washington, DC,  
USA  
Language: English  
Subfile: C  
Copyright 1996, IEE

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**Title: Analysis of complex and noisy check images**

**Abstract:** We describe an **image analysis** system for handling complex and noisy images of forms and bank documents, such as business **checks**, personal **checks**, or **bank deposits**. Some of these **document** types have no standardized layout, requiring a careful **analysis** of the whole **image**, to find out where the relevant information, for example the courtesy amount, is located. Each element in the **image** is first classified as being part of machine printed text, handwritten text, or as being...

... of these different elements under noisy conditions, a set of templates is scanned over the **image**, extracting such elements as strokes, line end stops and corners. From this representation a quick and robust **analysis** of the **image**'s content is possible to identify the different parts. Once a set of candidate subimages...

...Descriptors: document **image** processing...

...**image** classification...

...**image** recognition...

...**image** representation

...Identifiers: **image** recognition...

...shape **analysis** ; ...

...**image** **analysis** ; ...

...**image** classification...

...**image** representation

12/3,K/12 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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03064777 INSPEC Abstract Number: D88000584

**Title: The Competitive Equality Banking Act of 1987: its impact on the check collection system**

Author(s): Robertson, S.M.

Author Affiliation: Financial Syst. Div., Unisys, Detroit, MI, USA

Journal: Bank Administration vol.63, no.11 p.74, 76

Publication Date: Nov. 1987 Country of Publication: USA

CODEN: BAADEQ ISSN: 0024-9823

Language: English

Subfile: D

...Abstract: develop a new system for processing returned items. Initial progress must be made in standardizing **check endorsements** to determine the **bank** of first **deposit**. Long-range solutions may involve imaging technology, moving electronic check images rather than the paper.

...Identifiers: standardizing check **endorsements** ;

12/3,K/13 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00616646 00IA12-005

Search report

**New applications for text recognition -- OCR and ICR find new importance in scan-to-the-Web applications, fax alternatives, kiosk check cashing, free-form recognition...**

Medina, Maria

Imaging & Document Solutions , December 1, 2000 , v9 n12 p49-53, 5 Page(s)

ISSN: 1063-4320

**New applications for text recognition -- OCR and ICR find new importance in scan-to-the-Web applications, fax alternatives, kiosk check cashing, free-form recognition.....**

Focuses on text recognition, which emerged from optical character recognition ( **OCR** ) and intelligent character recognition (ICR) applications. Reports that text recognition turns human-readable images into...

... document solution. Explains that ICR is used heavily in the banking and remittance industries to **automate** the check acceptance process. Mentions that free-form **analysis** is an advancement in recognition that simplifies the presorting and batch processing of unstructured forms. Cites the use of **OCR** and ICR to turn ordinary faxes into text-only meta messages that can be delivered...

12/3,K/14 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2001 Info. Today Inc. All rts. reserv.

00614859 00WK11-002

**Citibank takes the paper out of payments -- C2it application will send payments via the Internet in real time**

Rosen, Cheryl

Information Week , November 6, 2000 , n811 p34, 1 Page(s)

ISSN: 8750-6874

Company Name: Citibank; America Online

... S. consumers to transfer money over the Internet in realtime. Mentions that consumers can also **transfer** money from their **bank** accounts or have paper **checks** mailed out. Explains that c2it relies on Citibank's legacy system, which handles **automated** clearinghouse and credit-card processing, as well as a new accounting engine to track the movement of money, and a Java front-end interface. Offers a Gartner Group **analyst** 's prediction that the Citibank-AOL alliance will create a killer application for personal payments...

12/3,K/15 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2001 Info. Today Inc. All rts. reserv.

00498103 98CW06-009

**These ATMs never forget a face**

DiDio, Laura

Computerworld , June 1, 1998 , v32 n22 p33-34, 2 Page(s)

ISSN: 0010-4841

Company Name: Mr. Payroll; Miros

Product Name: TrueFace

...case study of Mr. Payroll Inc. of Fort Worth, TX, as it sought to use **biometric** face recognition technology in about 42 of its **check -cashing**

Search report

**automated teller machines** (ATMs) that are located in convenience stores and warehouses throughout the Southwest. Reports that the company uses TrueFace **biometric** technology from Miros Inc., in Wellesley, MA. Cites Mike Stinson, Mr. Payroll's president and...

12/3,K/16 (Item 4 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2001 Info. Today Inc. All rts. reserv.

00429527 96WW07-216

**Ohio bank uses Web to address an old problem: suspect checks**

Booker, Ellis  
WebWeek , July 22, 1996 , v2 n10 p21, 1 Page(s)  
ISSN: 1081-3071  
Company Name: Bank One

... third screen, which is built as a Web form, the user can indicate whether the **bank** should **pay** or hold particular **checks** . Reports that **Bank One** has installed several levels of safeguards for its first application involving live customer data across the Internet, including two firewalls, the need for customers to have IDs and **passwords** to enter the system, and a hardware-based smart-card system that generates a one-time numerical code based on the user's ID and **password** . Includes one illustration. (jo)

12/3,K/17 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2001 The New York Times. All rts. reserv.

05317798 NYT Sequence Number: 037920880917

**ENDORISING A CHECK IS NOW A SMALLER JOB**

New York Times, Col. 1, Pg. 54, Sec. 1  
Saturday September 17 1988

ABSTRACT:

...1/2 inches in which to endorse check; new rule is necessary so that customer **endorsements** are not printed over by those from **bank** where **check** is **deposited** ; drawing (Consumer's World Page) (S)

12/3,K/18 (Item 2 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2001 The New York Times. All rts. reserv.

04286877 NYT Sequence Number: 000000840818

**New York City Board of Estimate unanimously approves \$7.8 million plan that will have welfare and food-stamp recipients collecting their benefits directly from 350 banks and check-cashing outlets rather than through mail; high incidence of lost or stolen checks in mail cited; program will be carried out by General Instrument Corporation; welfare recipients will be given photo-identification cards to be used with computer terminals company will install (M)**

LEMOYNE, JAMES  
New York Times, Col. 5, Pg. 3, Sec. 2  
Friday April 13 1984

...plan that will have welfare and food-stamp recipients collecting their benefits directly from 350 banks and check-cashing outlets rather



Search report

than through mail; high incidence of lost or stolen checks in mail cited; program will be carried out by General Instrument Corporation; welfare recipients will be given photo- identification cards to be used with computer terminals company will install (M))

12/3,K/19 (Item 3 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2001 The New York Times. All rts. reserv.

00726719 NYT Sequence Number: 087555760903

Air Force investigates allegations of atty Edward J Meyer that Air Force Academy cadets have operated theft and forgery ring since '72. Meyer developed material while successfully defending cadet accused of being forger in '75. Documents indicate that ring stole checkbooks, identification cards and deposit slips and used items to cash forged checks, often at Air Academy Natl Bank on Academy's grounds. Academy's supt Lieut Gen James R Allen ordered Air Force Office of Special Investigations to conduct inquiry. Meyer contends that at least 25 cadets had been cheated by ring and suggests honor code made trusting cadets easy prey for ring. Academy acknowledges that 2 cadets were charged with thefts and forgeries involving 11 cadet victims in '75. Robert C Stewart was dismissed following court-martial while other resigned (L).)

LICHTENSTEIN, GRACE

New York Times, Col. 7, Pg. 1, Sec. 1

Friday September 3 1976

...successfully defending cadet accused of being forger in '75. Documents indicate that ring stole checkbooks, identification cards and deposit slips and used items to cash forged checks, often at Air Academy Natl Bank on Academy's grounds. Academy's supt Lieut Gen James R Allen ordered Air Force...